



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name ARVEST BANK GROUP, INC.

City/State BENTONVILLE, AR

Bank Holding Company Information

Federal Reserve District: 8

Consolidated Assets (\$000): 26,791,790

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

ARVEST BANK GROUP, INC.
110 NORTHWEST 2ND STREET, SUITE 300
BENTONVILLE, AR 72712

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BHC Name

City/State

Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	26,070,698	22,620,938	19,245,323	18,182,636	17,125,147
Net income (\$000)	301,706	106,872	160,605	184,945	134,897
Number of BHCs in peer group	130	128	125	118	108

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.51	2.60	37	2.87	2.77	50	3.42	3.01	66	3.43	3.08	65	3.05	2.92	51
+ Non-interest income	2.50	1.04	92	2.59	1.21	89	2.78	1.32	88	2.78	1.31	89	2.72	1.35	90
- Overhead expense	3.82	2.17	93	4.21	2.57	90	4.76	2.69	96	4.63	2.71	97	4.29	2.72	94
- Provision for credit losses	-0.20	-0.09	22	0.61	0.51	66	0.31	0.15	85	0.20	0.14	74	0.21	0.16	74
+ Securities gains (losses)	0	0.01	48	0	0.02	41	0	0.01	17	-0.01	0	16	-0.01	0.01	10
+ Other tax equivalent adjustments	0	0	85	0	0	8	0	0	83	0	0	45	0	0	11
= Pretax net operating income (tax equivalent)	1.55	1.66	47	0.65	1.04	18	1.12	1.56	15	1.38	1.57	32	1.26	1.43	31
Net operating income	1.16	1.26	41	0.47	0.81	18	0.83	1.19	15	1.02	1.24	22	0.79	0.89	37
Net income	1.16	1.26	41	0.47	0.82	18	0.83	1.19	15	1.02	1.24	22	0.79	0.90	36
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.85	3.06	32	3.40	3.55	35	4.44	4.41	55	4.18	4.24	48	3.62	3.80	37
Interest expense	0.13	0.25	22	0.26	0.52	15	0.66	1.08	19	0.41	0.86	13	0.26	0.60	11
Net interest income (tax equivalent)	2.73	2.80	40	3.14	3.01	50	3.78	3.33	69	3.77	3.38	70	3.35	3.19	53
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.14	0.11	64	0.27	0.27	63	0.31	0.21	74	0.22	0.22	66	0.24	0.24	64
Earnings coverage of net loan and lease losses (X)	16.89	39.72	44	7.05	22.91	32	6.73	24.40	26	10.49	21.75	39	9.30	19.67	39
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.31	1.23	64	1.75	1.58	68	1.16	0.83	83	1.05	0.90	73	1.16	0.98	74
Allowance for loan and lease losses / Total loans and leases	1.29	1.20	63	1.72	1.55	69	1.15	0.81	83	1.05	0.89	73	1.15	0.96	74
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.68	0.49	77	1.01	0.71	79	0.90	0.57	82	0.95	0.61	84	0.91	0.72	70
30-89 days past due loans and leases / Total loans and leases	0.53	0.32	80	0.53	0.39	73	0.74	0.43	83	0.83	0.44	86	0.62	0.47	77
Liquidity and Funding															
Net noncore funding dependence	-9.48	-2.33	29	-7.37	3.20	20	-2.93	14.45	7	-12.85	16.62	3	-4.84	17.03	4
Net short-term noncore funding dependence	-11.07	-7.71	34	-9.18	-4.76	27	-4.89	3.38	18	-15.34	4.66	10	-7.17	4.83	15
Net loans and leases / Total assets	51.11	58.67	24	58.72	61.58	35	67.41	63.77	49	66.50	63.98	46	61.85	62.73	33
Capitalization															
Tier 1 leverage ratio	7.91	8.98	22	7.44	9.13	6	7.81	9.76	7	8.12	9.71	10	7.74	9.53	10
Holding company equity capital / Total assets	9.25	10.71	29	9.48	11.16	26	11.07	12.43	35	11.29	12.22	42	9.47	11.94	11
Total equity capital (including minority interest) / Total assets	9.25	10.82	26	9.49	11.29	24	11.08	12.57	32	11.29	12.27	41	9.47	12.01	11
Common equity tier 1 capital / Total risk-weighted assets	12.28	12.42	53	10.62	12.38	27	9.70	12.17	12	9.87	12.12	11	10.29	12.19	22
Net loans and leases / Equity capital (X)	5.53	5.53	50	6.19	5.58	64	6.09	5.21	73	5.89	5.29	64	6.53	5.27	74
Cash dividends / Net income	1.23	28.27	6	3.48	42.30	10	4.08	33.12	10	3.31	27.31	11	0	31.29	5
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	9.85	10.50	52	25.29	16.68	76	4.80	9.26	43	10.65	7	76	0.48	8.28	17
Equity capital	7.08	7.46	61	7.30	6.99	60	2.83	10.49	23	31.85	7.89	89	9.92	10.18	68
Net loans and leases	-4.38	3.36	24	9.14	9.07	62	6.22	9.10	55	18.97	7.89	88	8.27	9.38	58
Noncore funding	-11.30	-14.79	58	25.89	-12.18	89	3.81	6.59	47	3.78	10.67	42	-44.15	5.59	4
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	6.06	10.95	44	6.48	13.56	42	5.57	13.04	46	5.72	13.37	47	7.55	12.69	51
Equity investment in subsidiaries / Equity capital	105.66	103.22	69	105.32	102.81	67	105.08	103.22	61	100.35	103.10	39	113.62	102.10	89
Cash from ops + noncash items + op expense / Op expense + dividends	54.47	154.48	13	108.21	147.24	31	432.91	190.27	93	51.35	174.91	6	67.26	148.20	14

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	578,872	619,035	662,837	592,757	461,886	-6.49	42.22
Income from lease financing receivables.....	3,000	2,882	2,685	3,065	3,720	4.09	-31.68
Fully taxable income on loans and leases.....	574,916	614,623	657,851	588,240	459,195	-6.46	41.60
Tax-exempt income on loans and leases.....	6,956	7,294	7,671	7,582	6,411	-4.63	28.70
Estimated tax benefit on income on loans and leases.....	2,432	2,581	2,714	2,683	4,138	-5.78	-19.85
Income on loans and leases (tax equivalent).....	584,304	624,498	668,236	598,505	469,744	-6.44	40.98
Investment interest income (tax equivalent).....	96,563	73,914	85,374	77,770	86,614	30.64	30.87
Interest on balances due from depository institutions.....	3,017	3,662	14,799	11,503	6,292	-17.61	-32.02
Interest income on other earning assets.....	647	597	3,320	3,306	1,087	8.38	-79.79
Total interest income (tax equivalent).....	684,531	702,671	771,729	691,084	563,737	-2.58	38.04
Interest on time deposits of \$250K or more.....	1,003	1,846	2,487	1,262	619	-45.67	
Interest on time deposits < \$250K.....	5,255	13,557	20,465	8,983	5,503	-61.24	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	10,689	24,171	75,446	38,884	13,427	-55.78	6.74
Interest on other borrowings and trading liabilities.....	11,786	12,692	14,353	16,812	19,899	-7.14	-42.88
Interest on subordinated debt and mandatory convertible securities.....	1,568	1,814	1,486	1,314	1,314	-13.56	18.97
Total interest expense.....	30,301	54,080	114,237	67,255	40,762	-43.97	-22.96
Net interest income (tax equivalent).....	654,230	648,591	657,492	623,829	522,975	0.87	43.30
Non-interest income.....	650,626	586,196	534,115	506,348	465,303	10.99	47.43
Adjusted operating income (tax equivalent).....	1,304,856	1,234,787	1,191,607	1,130,177	988,278	5.67	45.33
Overhead expense.....	994,824	951,736	915,395	841,906	734,357	4.53	37.70
Provision for credit losses.....	-51,327	136,941	60,386	36,172	35,573		
Securities gains (losses).....	159	411	-612	-1,824	-2,122	-61.31	-58.81
Other tax equivalent adjustments.....	2	-2	3	0	-2		-99.91
Pretax net operating income (tax equivalent).....	405,149	146,556	215,217	250,275	216,224	176.45	156.72
Applicable income taxes.....	93,764	29,228	43,267	53,020	60,548	220.80	124.03
Tax equivalent adjustments.....	9,697	10,470	11,359	12,331	20,801	-7.38	-44.59
Applicable income taxes (tax equivalent).....	103,461	39,698	54,626	65,351	81,349	160.62	74.31
Minority interest.....	-18	-14	-14	-21	-22		
Net income before discontinued operations, net of minority interest.....	301,706	106,872	160,605	184,945	134,897	182.31	206.31
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	301,706	106,872	160,605	184,945	134,897	182.31	206.31
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	301,688	106,858	160,591	184,924	134,875	182.33	206.39
Investment securities income (tax equivalent).....	96,563	73,914	85,374	77,770	86,614	30.64	30.87
US Treasury and agency securities (excluding mortgage-backed securities).....	5,786	14,382	29,995	25,006	30,415	-59.77	-78.41
Mortgage-backed securities.....	60,030	28,971	22,312	15,676	13,716	107.21	358.52
All other securities.....	30,747	30,561	33,067	37,088	42,483	0.61	-9.28
Cash dividends declared.....	3,714	3,714	6,556	6,130	0	0.00	
Common.....	0	0	0	0	0		
Preferred.....	3,714	3,714	6,556	6,130	0	0.00	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.63	2.85	27	3.11	3.27	34	4.01	4	54	3.80	3.87	43	3.29	3.47	36
Less: Interest expense	0.12	0.23	21	0.24	0.48	14	0.59	0.98	20	0.37	0.79	11	0.24	0.55	11
Equals: Net interest income (tax equivalent)	2.51	2.60	37	2.87	2.77	50	3.42	3.01	66	3.43	3.08	65	3.05	2.92	51
Plus: Non-interest income	2.50	1.04	92	2.59	1.21	89	2.78	1.32	88	2.78	1.31	89	2.72	1.35	90
Equals: adjusted operating income (tax equivalent)	5.01	3.70	91	5.46	4.04	90	6.19	4.41	92	6.22	4.46	92	5.77	4.33	91
Less: Overhead expense	3.82	2.17	93	4.21	2.57	90	4.76	2.69	96	4.63	2.71	97	4.29	2.72	94
Less: Provision for credit losses	-0.20	-0.09	22	0.61	0.51	66	0.31	0.15	85	0.20	0.14	74	0.21	0.16	74
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	47	0	0.02	41	0	0.01	17	-0.01	0	16	-0.01	0.01	10
Plus: other tax equivalent adjustments	0	0	85	0	0	8	0	0	83	0	0	45	0	0	11
Equals: Pretax net operating income (tax equivalent)	1.55	1.66	47	0.65	1.04	18	1.12	1.56	15	1.38	1.57	32	1.26	1.43	31
Less: Applicable income taxes (tax equivalent)	0.40	0.38	62	0.18	0.23	31	0.28	0.36	28	0.36	0.33	57	0.48	0.55	36
Less: Minority interest	0	0	3	0	0	7	0	0	3	0	0	3	0	0	2
Equals: Net operating income	1.16	1.26	41	0.47	0.81	18	0.83	1.19	15	1.02	1.24	22	0.79	0.89	37
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.16	1.26	41	0.47	0.82	18	0.83	1.19	15	1.02	1.24	22	0.79	0.90	36
Memo: Net income (last four quarters)	1.16	1.26	41	0.47	0.82	18	0.83	1.19	15	1.02	1.24	22	0.79	0.91	36
Net income—BHC and noncontrolling (minority) interest	1.16	1.27	39	0.47	0.83	15	0.83	1.20	15	1.02	1.25	22	0.79	0.91	36
Margin Analysis															
Average earning assets / Average assets	92.07	93.08	37	91.29	92.32	35	90.39	91.05	41	90.95	91.48	45	91.04	91.61	41
Average interest-bearing funds / Average assets	74.70	61.99	87	72.97	64.06	79	74.25	65.57	82	75.20	65.56	81	76.01	65.75	81
Interest income (tax equivalent) / Average earning assets	2.85	3.06	32	3.40	3.55	35	4.44	4.41	55	4.18	4.24	48	3.62	3.80	37
Interest expense / Average earning assets	0.13	0.25	22	0.26	0.52	15	0.66	1.08	19	0.41	0.86	13	0.26	0.60	11
Net interest income (tax equivalent) / Average earning assets	2.73	2.80	40	3.14	3.01	50	3.78	3.33	69	3.77	3.38	70	3.35	3.19	53
Yield or Cost															
Total loans and leases (tax equivalent)	4.09	4.01	62	4.35	4.27	58	5.23	5.09	66	5.06	4.95	68	4.60	4.52	62
Interest-bearing bank balances	0.13	0.14	36	0.23	0.27	44	2.20	2.04	57	1.55	1.64	38	0.94	1.05	33
Federal funds sold and reverse repos	0.93	0.25	88	0.89	0.68	69	2.34	2.44	57	2.15	2.17	57	1.39	1.41	64
Trading assets	0	0.45	26	0	0.60	23	0	0.99	21	0	1.11	19	0	1.11	17
Total earning assets	2.81	3.04	31	3.35	3.51	33	4.37	4.36	53	4.10	4.20	46	3.48	3.73	31
Investment securities (tax equivalent)	1.33	1.77	17	1.72	2.25	14	2.29	2.76	11	1.99	2.68	3	1.84	2.47	10
US Treasury and agency securities (excluding mortgage-backed securities)	0.40	1.14	12	0.92	1.75	15	1.79	2.32	17	1.32	2.05	10	1.17	1.62	19
Mortgage-backed securities	1.16	1.57	13	1.36	2.05	3	2.18	2.61	7	2.12	2.50	7	1.83	2.23	14
All other securities	2.55	2.81	42	2.88	3.24	39	3.05	4.06	20	3.05	4.20	23	3.53	3.66	50
Interest-bearing deposits	0.08	0.21	19	0.23	0.53	12	0.66	1.10	18	0.35	0.81	11	0.15	0.49	12
Time deposits of \$250K or more	0.64	0.66	48	1.15	1.42	25	1.50	1.96	16	0.96	1.44	17			
Time deposits < \$250K	0.50	0.62	40	1.14	1.36	28	1.61	1.82	34	0.79	1.29	18			
Other domestic deposits	0.06	0.15	19	0.17	0.36	14	0.62	0.93	25	0.33	0.67	13			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos	0.11	0.17	54	0.19	0.62	12	1.06	1.86	29	0.53	1.51	20	0.14	0.94	8
Other borrowed funds and trading liabilities	1.99	1.27	77	1.91	1.50	73	2.75	2.38	71	2.60	2.28	73	2.68	1.77	85
All interest-bearing funds	0.16	0.37	16	0.33	0.74	10	0.80	1.49	13	0.49	1.19	7	0.31	0.82	9

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	650,626	586,196	534,115	506,348	465,303
Fiduciary activities income	29,197	26,007	25,886	24,984	26,594
Service charges on deposit accounts - domestic	129,837	119,378	147,666	144,010	137,542
Trading revenue	1,986	7,346	6,377	496	8
Investment banking fees and commissions	56,527	43,681	41,634	43,627	37,996
Insurance activities revenue	25,026	20,469	14,963	15,644	14,347
Venture capital revenue	0	0	0	0	0
Net servicing fees	92,399	-35,626	32,594	86,863	80,494
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	132,990	192,580	62,132	48,813	46,670
Other non-interest income	182,664	212,361	202,863	141,911	121,652
Total overhead expenses	994,824	951,736	915,395	841,906	734,357
Personnel expense	573,365	526,895	481,587	450,503	409,956
Net occupancy expense	99,701	96,809	88,802	91,150	81,316
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	6,625	8,174	9,760	8,192	2,772
Other operating expenses	315,133	319,858	335,246	292,061	240,313
Fee income on mutual funds and annuities	17,877	16,134	15,866	14,352	13,928
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	6,377	6,332	6,393	6,165	5,747
Average personnel expense per employee	89.91	83.21	75.33	73.07	71.33
Average assets per employee	4,088.24	3,572.48	3,010.37	2,949.33	2,979.84

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.75	2.17	62	2.75	2.02	64	2.97	2.72	57	2.83	3.08	52	2.99	2.85	55
Overhead expenses / Net Interest Income + non-interest income	76.81	59.28	96	77.74	62.28	87	77.56	61.29	90	75.32	60.88	90	75.90	63.61	86
Percent of Average Assets															
Total overhead expense	3.82	2.17	93	4.21	2.57	90	4.76	2.69	96	4.63	2.71	97	4.29	2.72	94
Personnel expense	2.20	1.21	97	2.33	1.30	96	2.50	1.41	96	2.48	1.44	96	2.39	1.42	97
Net occupancy expense	0.38	0.23	93	0.43	0.26	93	0.46	0.28	94	0.50	0.28	97	0.47	0.29	93
Other operating expenses	1.23	0.72	91	1.45	0.94	83	1.79	0.97	88	1.65	0.97	88	1.42	1	85
Overhead less non-interest income	1.32	1.10	68	1.62	1.25	76	1.98	1.32	87	1.85	1.38	84	1.57	1.34	67
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	76.24	58.83	96	77.08	61.82	87	76.82	60.64	91	74.49	60.37	89	74.31	62.73	85
Personnel expense	43.94	32.93	95	42.67	32.36	93	40.41	32.39	88	39.86	32.51	86	41.48	32.93	87
Net occupancy expense	7.64	6.23	72	7.84	6.58	71	7.45	6.52	68	8.07	6.48	79	8.23	6.70	78
Other operating expenses	24.66	19.18	86	26.57	22.28	79	28.95	21.20	86	26.57	20.90	84	24.60	22.41	69
Total non-interest income	49.86	27.67	87	47.47	28.83	86	44.82	29.23	84	44.80	28.50	84	47.08	31.08	81
Fiduciary activities income	2.24	2.20	59	2.11	2.09	59	2.17	1.97	60	2.21	2.14	61	2.69	2.38	61
Service charges on domestic deposit accounts	9.95	3.27	97	9.67	3.27	97	12.39	3.88	98	12.74	4.15	99	13.92	4.28	99
Trading revenue	0.15	0.62	58	0.59	1.28	58	0.54	1.18	53	0.04	0.85	50	0	0.90	45
Investment banking fees and commissions	4.33	2.58	79	3.54	2.46	77	3.49	3.54	75	3.86	3.42	75	3.84	3.62	76
Insurance activities revenue	1.92	0.36	89	1.66	0.41	86	1.26	0.47	82	1.38	0.47	84	1.45	0.55	83
Venture capital revenue	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44
Net servicing fees	7.08	0.60	95	-2.89	0.01	3	2.74	0.28	96	7.69	0.65	98	8.14	0.60	99
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	10.19	3.30	89	15.60	3.92	92	5.21	1.86	88	4.32	1.61	88	4.72	1.67	88
Other non-interest income	14	9.27	79	17.20	9.65	85	17.02	10.04	86	12.56	9.86	68	12.31	10.77	64
Overhead less non-interest income	26.38	30.52	31	29.60	31.93	41	32	31.06	43	29.69	31.46	37	27.22	31.19	33
Applicable income taxes / Pretax net operating income (tax equivalent)	23.14	21.18	75	19.94	18.63	53	20.10	20.56	48	21.18	19.04	69	28	32.99	35
Applicable income tax + TE / Pretax net operating income + TE	25.54	22.67	84	27.09	21.18	92	25.38	23.23	74	26.11	21.56	86	37.62	37.95	46

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	9,257,623	9,411,992	8,956,918	8,497,353	7,165,625	-1.64	37.81
Commercial and industrial loans	2,497,438	2,996,411	2,219,615	1,961,674	1,570,063	-16.65	72.94
Loans to individuals	1,704,516	1,710,620	1,673,955	1,527,992	1,332,620	-0.36	56.25
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	176,864	164,010	164,453	171,824	129,550	7.84	36.30
Other loans and leases	236,189	288,513	259,446	325,742	306,501	-18.14	-25.85
Less: Unearned income	286	266	190	105	152	7.52	-17.10
Loans and leases, net of unearned income	13,872,344	14,571,280	13,274,197	12,484,480	10,504,207	-4.80	43.01
Less: Allowance for loan and lease losses	178,509	250,208	152,015	130,879	120,836	-28.66	62.13
Net loans and leases	13,693,835	14,321,072	13,122,182	12,353,601	10,383,371	-4.38	42.79
Debt securities that reprice or mature in over 1 year	8,141,775	5,623,492	3,230,847	1,760,563	3,502,761	44.78	87.29
Mutual funds and equity securities	251	150	169	122	158	67.33	116.38
Subtotal	21,835,861	19,944,714	16,353,198	14,114,286	13,886,290	9.48	56.67
Interest-bearing bank balances	2,284,134	1,654,290	511,018	467,815	644,071	38.07	492.50
Federal funds sold and reverse repos	0	0	0	0	15,000		
Debt securities that reprice or mature within 1 year	482,255	598,757	590,231	1,948,781	591,482	-19.46	-20.43
Trading assets	33,028	65,790	19,676	2,792	0	-49.80	74963.64
Total earning assets	24,635,278	22,263,551	17,474,123	16,533,674	15,136,843	10.65	65.01
Non-interest-bearing cash and due from depository institutions	270,446	321,559	283,411	327,905	285,222	-15.90	-10.52
Premises, fixed assets, and leases	466,902	481,227	480,149	464,023	418,895	-2.98	11.94
Other real estate owned	11,188	11,085	13,624	32,932	15,493	0.93	-43.22
Investment in unconsolidated subsidiaries	0	0	0	0	3,774		-100.00
Intangible and other assets	1,407,976	1,312,877	1,215,926	1,217,601	928,151	7.24	35.87
Total assets	26,791,790	24,390,299	19,467,233	18,576,135	16,788,378	9.85	60.35
Quarterly average assets	26,815,628	24,253,885	19,571,273	18,673,081	16,898,710	10.56	55.18
Average loans and leases (YTD)	14,273,111	14,365,725	12,769,634	11,827,482	10,212,141	-0.64	51.76
Memoranda							
Loans held-for-sale	293,909	250,423	126,555	68,011	66,242	17.37	491.84
Loans not held-for-sale	13,578,435	14,320,857	13,147,642	12,416,469	10,437,965	-5.18	40.70
Real estate loans secured by 1-4 family	4,153,495	4,213,953	3,931,485	3,708,789	3,235,664	-1.43	35.40
Commercial real estate loans	4,505,114	4,576,421	4,415,880	4,200,703	3,438,911	-1.56	40.89
Construction and land development	1,026,712	1,070,947	960,791	890,362	838,284	-4.13	45.61
Multifamily	441,781	392,197	389,008	382,420	336,413	12.64	50.78
Nonfarm nonresidential	3,036,621	3,113,277	3,066,081	2,927,921	2,264,214	-2.46	38.06
Real estate loans secured by farmland	599,014	621,618	609,553	587,861	491,050	-3.64	32.41
Total investment securities	8,624,281	6,222,399	3,821,247	3,709,466	4,094,401	38.60	74.11
U.S. Treasury securities	99,545	205,201	249,822	296,540	496,344	-51.49	-87.57
US agency securities (excluding mortgage-backed securities)	1,280,909	1,569,645	1,160,877	1,567,322	1,653,468	-18.39	-41.17
Municipal securities	1,290,680	1,192,763	1,093,172	1,153,682	1,199,216	8.21	8.20
Mortgage-backed securities	5,952,748	3,254,495	1,317,061	691,657	743,649	82.91	662.27
Asset-backed securities	0	0	0	0	0		
Other debt securities	148	145	146	143	1,566	2.07	-89.69
Mutual funds and equity securities	251	150	169	122	158	67.33	116.38
Available-for-sale securities	8,624,030	6,222,249	3,821,247	3,709,466	4,094,401	38.60	74.11
U.S. Treasury securities	99,545	205,201	249,822	296,540	496,344	-51.49	-87.57
US agency securities (excluding mortgage-backed securities)	1,280,909	1,569,645	1,160,877	1,567,322	1,653,468	-18.39	-41.17
Municipal securities	1,290,680	1,192,763	1,093,172	1,153,682	1,199,216	8.21	8.20
Mortgage-backed securities	5,952,748	3,254,495	1,317,061	691,657	743,649	82.91	662.27
Asset-backed securities	0	0	0	0	0		
Other debt securities	148	145	146	143	1,566	2.07	-89.69
Mutual funds and equity securities	0	0	169	122	158		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-79,089	98,197	29,247	-39,448	-26,798		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,617,040	1,216,414	1,086,466	1,115,733	1,003,112	32.94	54.33

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	3,605,568	3,745,166	2,574,410	2,452,733	2,212,771	-3.73	52.91
NOW, ATS and transaction accounts	720,700	646,248	481,003	450,991	444,627	11.52	62.13
Time deposits less brokered deposits < \$250K	982,091	1,126,387	1,263,594	1,224,117	955,327	-12.81	
MMDA and other savings accounts	17,851,082	15,211,508	12,030,361	11,421,097	10,596,975	17.35	73.04
Other non-interest-bearing deposits	0	0	0				
Core deposits	23,159,441	20,729,309	16,349,368	15,548,938	14,209,700	11.72	67.30
Time deposits of \$250K or more	146,456	170,891	162,978	150,616	110,269	-14.30	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	238,683	278,629	149,213	114,444	119,400	-14.34	78.56
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	11,716	24,545	47,568	24,086	23,430	-52.27	-57.90
Other borrowings w/remaining maturity over 1 year	297,482	308,717	262,038	293,628	284,789	-3.64	-8.82
Brokered deposits < \$250K	0	0	0	16,217	39,303		
Noncore funding	694,337	782,782	621,797	598,991	577,191	-11.30	-32.81
Trading liabilities	12,260	173	0	0	2	6986.71	
Subordinated notes and debentures + trust preferred securities	150,000	150,000	120,000	120,000	245,774	0.00	-38.97
Other liabilities	298,160	414,126	219,599	211,098	165,036	-28.00	114.00
Total liabilities	24,314,198	22,076,390	17,310,764	16,479,027	15,197,703	10.14	59.32
Equity Capital							
Perpetual preferred stock (including surplus)	64,595	64,595	64,595	125,000	0	0.00	
Common stock	16	16	15	16	15	0.00	6.67
Common surplus	218,375	220,645	221,999	307,025	95,111	-1.03	121.03
Retained earnings	2,252,266	1,954,276	1,847,516	1,693,467	1,514,651	15.25	63.77
Accumulated other comprehensive income	-58,310	73,706	21,652	-29,113	-19,836		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,476,942	2,313,238	2,155,777	2,096,395	1,589,941	7.08	71.25
Noncontrolling (minority) interest in subsidiaries	650	671	692	713	734	-3.13	-13.91
Total equity capital, including minority interest	2,477,592	2,313,909	2,156,469	2,097,108	1,590,675	7.07	71.20
Total liabilities and capital	26,791,790	24,390,299	19,467,233	18,576,135	16,788,378	9.85	60.35
Memoranda							
Non-interest-bearing deposits	3,605,568	3,745,166	2,574,410	2,452,733	2,212,771	-3.73	52.91
Interest-bearing deposits	19,700,329	17,155,034	13,937,936	13,263,038	12,146,501	14.84	63.76
Total deposits	23,305,897	20,900,200	16,512,346	15,715,771	14,359,272	11.51	61.98
Long-term debt that reprices within 1 year	65,016	55,629	47,568	24,086	23,430	16.87	133.61
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,313,238	2,155,777	2,096,395	1,589,941	1,446,422		
Accounting restatements	0	3,605	0	0	0		
Net income	301,706	106,872	160,605	184,945	134,897		
Net sale of new perpetual preferred stock	0	0	-60,405	125,000	0		
Net sale of new common stock	-2,271	-1,355	-86,936	211,915	-3,689		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	3,714	3,714	6,556	6,130	0		
Change in other comprehensive income	-132,017	52,053	50,766	-9,276	12,311		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	1,908	0	0		
Holding company equity capital, ending balance	2,476,942	2,313,238	2,155,777	2,096,395	1,589,941		

BHC Name

City/State

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	34.55	36.25	40	38.59	36.22	48	46.01	37.78	61	45.74	37.19	63	42.68	35.54	59
Commercial and industrial loans	9.32	10.76	48	12.29	13.52	44	11.40	12.02	50	10.56	12.85	44	9.35	12.62	37
Loans to individuals	6.36	3.36	80	7.01	3.40	80	8.60	4.20	78	8.23	4.31	79	7.94	4.47	76
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans	0.66	0.18	87	0.67	0.19	86	0.84	0.24	86	0.92	0.30	84	0.77	0.21	86
Other loans and leases	0.88	4.47	18	1.18	4.63	20	1.33	5.01	18	1.75	5	23	1.83	5.10	21
Net loans and leases	51.11	58.67	24	58.72	61.58	35	67.41	63.77	49	66.50	63.98	46	61.85	62.73	33
Debt securities over 1 year	30.39	19.46	83	23.06	15.55	80	16.60	14.60	61	9.48	14.63	22	20.86	14.83	79
Mutual funds and equity securities	0	0.06	29	0	0.05	29	0	0.06	30	0	0.06	28	0	0.06	26
Subtotal	81.50	79.22	51	81.77	78.16	58	84	79.65	52	75.98	79.97	22	82.71	79.31	42
Interest-bearing bank balances	8.53	8.50	51	6.78	7.51	48	2.63	3.06	56	2.52	3.04	55	3.84	3.46	63
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0.09	1.81	64
Debt securities 1 year or less	1.80	1.56	67	2.45	1.68	73	3.03	1.91	76	10.49	1.96	94	3.52	1.86	80
Trading assets	0.12	0.49	53	0.27	1.01	48	0.10	1.19	41	0.02	1.33	35	0	1.34	15
Total earning assets	91.95	91.77	51	91.28	91.05	56	89.76	89.53	50	89	89.74	42	90.16	89.84	54
Non-interest cash and due from depository institutions	1.01	0.82	68	1.32	1.07	71	1.46	1.14	76	1.77	1.21	82	1.70	1.22	80
Other real estate owned	0.04	0.01	90	0.05	0.02	82	0.07	0.03	84	0.18	0.04	94	0.09	0.05	75
All other assets	7.04	7.35	48	7.40	7.82	43	8.78	9.27	43	9.23	8.98	53	8.14	8.86	41
Memoranda															
Short-term investments	10.33	11.47	48	9.24	11.17	49	5.66	7.63	53	13.01	7.80	78	7.45	8.69	64
U.S. Treasury securities	0.37	1.47	45	0.84	0.84	72	1.28	1.03	70	1.60	1.04	72	2.96	1.02	84
US agency securities (excluding mortgage-backed securities)	4.78	0.82	93	6.44	0.63	96	5.96	0.54	98	8.44	0.69	99	9.85	0.75	99
Municipal securities	4.82	1.73	84	4.89	1.69	86	5.62	1.34	91	6.21	1.62	93	7.14	1.60	96
Mortgage-backed securities	22.22	14.14	82	13.34	11.75	58	6.77	11.44	23	3.72	11.13	9	4.43	11.06	16
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25
Other debt securities	0	0.53	18	0	0.42	20	0	0.39	19	0	0.41	20	0.01	0.38	33
Loans held-for-sale	1.10	0.55	78	1.03	0.52	79	0.65	0.39	73	0.37	0.30	67	0.39	0.33	69
Loans held for investment	50.68	58.06	24	58.72	61.72	33	67.54	63.50	46	66.84	63.93	46	62.17	62.63	34
Real estate loans secured by 1-4 family	15.50	11.46	72	17.28	11.91	69	20.20	13.29	76	19.97	13.46	77	19.27	13.44	73
Revolving	1.49	1.42	58	1.64	1.66	57	2.29	2.07	59	2.56	2.27	62	2.94	2.40	65
Closed-end, secured by first liens	13.56	9.67	73	15.06	9.81	76	17.08	10.69	78	16.48	10.57	81	15.39	10.35	76
Closed-end, secured by junior liens	0.45	0.17	89	0.58	0.22	88	0.83	0.28	90	0.92	0.31	91	0.95	0.34	90
Commercial real estate loans	16.82	22.69	33	18.76	22.22	38	22.68	22.23	49	22.61	21.58	50	20.48	19.88	52
Construction and land development	3.83	3.34	61	4.39	3.40	64	4.94	3.44	70	4.79	3.51	65	4.99	3.25	75
Multifamily	1.65	3.57	35	1.61	3.12	34	2	3.01	43	2.06	2.72	47	2	2.54	50
Nonfarm nonresidential	11.33	14.57	39	12.76	14.72	42	15.75	14.69	53	15.76	14.44	54	13.49	13.30	51
Real estate loans secured by farmland	2.24	0.30	94	2.55	0.33	96	3.13	0.36	95	3.16	0.41	94	2.92	0.32	95

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	66.73	61.05	51	64.59	57.15	57	67.48	57.46	57	68.06	56.49	63	68.22	54.84	67
Real estate loans secured by 1-4 family	29.94	19.86	80	28.92	19.43	82	29.62	20.75	79	29.71	21.10	83	30.80	21.45	83
Revolving	2.89	2.43	58	2.75	2.64	54	3.36	3.15	53	3.81	3.50	55	4.70	3.77	65
Closed-end	27.05	17.24	81	26.17	16.59	82	26.25	17.39	80	25.89	17.39	81	26.10	17.41	78
Commercial real estate loans	32.48	37.86	38	31.41	34.63	40	33.27	33.52	46	33.65	32.14	49	32.74	29.99	51
Construction and land development	7.40	5.65	65	7.35	5.26	71	7.24	5.09	70	7.13	5.20	70	7.98	4.90	77
1-4 family	1.51	1.18	65	1.14	0.93	65	1.34	0.94	68	1.47	1.02	69	1.57	0.89	72
Other	5.89	4.40	67	6.21	4.19	70	5.90	4.02	72	5.66	4.05	68	6.41	3.90	81
Multifamily	3.18	5.78	36	2.69	4.96	34	2.93	4.69	40	3.06	4.10	45	3.20	3.84	49
Nonfarm nonresidential	21.89	24.56	42	21.37	22.93	43	23.10	22.15	50	23.45	21.40	52	21.56	20.03	53
Owner-occupied	8.81	8.29	54	9.19	7.68	59	10.36	7.72	68	10.20	8.03	62	10.18	7.58	66
Other	13.08	15.94	38	12.17	14.95	35	12.73	14.34	43	13.26	13.38	48	11.37	12.45	50
Real estate loans secured by farmland	4.32	0.54	95	4.27	0.54	96	4.59	0.55	96	4.71	0.63	94	4.67	0.51	95
Loans to depository institutions and acceptances of other banks	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25
Commercial and industrial loans	18	18.86	54	20.56	22.17	47	16.72	19.53	45	15.71	20.32	37	14.95	20.53	34
Loans to individuals	12.29	6.24	78	11.74	6.13	78	12.61	7.13	77	12.24	7.36	75	12.69	7.61	75
Credit card loans	1.22	0.53	83	1.06	0.65	79	1.21	0.81	77	1.24	1.02	77	1.35	1.12	77
Agricultural loans	1.27	0.34	88	1.13	0.32	87	1.24	0.37	85	1.38	0.46	84	1.23	0.33	86
Other loans and leases	1.70	8.75	19	1.98	9.09	22	1.95	9.85	19	2.61	9.66	26	2.92	10.32	25
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	408.68	391.81	50	465.84	381.27	62	549.58	391.26	75	533.29	379.80	72	514.22	366.85	68
Real estate loans secured by 1-4 family	183.36	126.06	77	208.57	125.03	83	241.23	138.18	84	232.76	137.84	83	232.20	138.55	85
Revolving	17.67	15.44	59	19.80	17.42	60	27.39	21.26	64	29.88	23.33	66	35.44	25.05	69
Closed-end	165.68	108.85	80	188.77	106.14	87	213.84	115.20	87	202.88	112.79	87	196.76	111.69	83
Commercial real estate loans	198.88	245.88	36	226.51	234.65	47	270.95	229.44	53	263.63	219.72	55	246.78	204.45	60
Construction and land development	45.32	35.95	62	53.01	35.62	71	58.95	34.95	75	55.88	35.36	72	60.16	32.91	80
1-4 family	9.26	7.42	65	8.19	6.34	64	10.88	6.61	70	11.54	7.04	70	11.80	6.16	75
Other	36.07	28.11	61	44.82	28.16	75	48.07	27.32	78	44.34	27.26	75	48.36	26.01	83
Multifamily	19.50	38.66	36	19.41	32.74	36	23.87	31.04	45	24	27.85	51	24.14	25.95	54
Nonfarm nonresidential	134.05	158.05	39	154.09	155.06	49	188.13	152.10	60	183.75	147.22	61	162.49	137.03	61
Owner-occupied	53.97	52.99	55	66.29	52.37	64	84.41	53.07	77	79.89	54.89	69	76.75	51.62	72
Other	80.08	102.54	36	87.80	100.54	39	103.72	97.41	55	103.86	91.80	58	85.74	84.09	53
Real estate loans secured by farmland	26.44	3.22	96	30.77	3.44	96	37.40	3.60	96	36.89	4.02	95	35.24	3.31	95
Loans to depository institutions and acceptances of other banks	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25
Commercial and industrial loans	110.25	114.45	55	148.31	139.91	53	136.19	122.02	60	123.11	128.82	50	112.67	126.55	47
Loans to individuals	75.25	34.55	80	84.67	37.47	80	102.71	43.51	81	95.90	42.67	83	95.63	44.83	81
Credit card loans	7.48	2.77	84	7.65	3.30	82	9.88	4.34	82	9.71	5.31	80	10.21	5.73	82
Agricultural loans	7.81	1.86	90	8.12	1.88	89	10.09	2.18	87	10.78	2.72	85	9.30	1.88	87
Other loans and leases	10.43	51.06	20	14.28	49.54	24	15.92	52.44	20	20.44	51.79	26	22	52.78	25
Supplemental															
Non-owner occupied CRE loans / Gross loans	23.66	30.07	37	22.22	27.32	37	22.90	26.45	42	23.45	24.79	47	22.56	23.09	51
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	144.91	195.33	34	160.22	183.76	40	186.54	178.57	51	183.74	167.93	51	170.04	156.17	57
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	198.88	252.85	34	226.51	240.85	45	270.95	236.10	53	263.63	225.98	55	246.78	210.40	59

BHC Name

City/State

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	10.33	11.47	48	9.24	11.17	49	5.66	7.63	53	13.01	7.80	78	7.45	8.69	64
Liquid assets	37.03	29.03	74	28.99	26.22	62	18.19	22.44	48	18.06	22.72	48	22.86	24.04	59
Investment securities	32.19	21.63	82	25.51	17.85	80	19.63	16.99	62	19.97	17.27	64	24.39	17.35	80
Net loans and leases	51.11	58.67	24	58.72	61.58	35	67.41	63.77	49	66.50	63.98	46	61.85	62.73	33
Net loans, leases and standby letters of credit	51.53	59.49	23	59.21	62.48	34	67.88	64.84	47	67.05	65.07	44	62.45	63.89	32
Core deposits	86.44	75.71	96	84.99	70.67	97	83.98	63.09	97	83.70	62.13	97	84.64	61.26	98
Noncore funding	2.59	10.30	10	3.21	14.13	7	3.19	19.36	2	3.22	21.34	1	3.44	22.32	1
Time deposits of \$250K or more	0.55	1.58	19	0.70	2.11	18	0.84	2.94	13	0.81	2.89	16	0.66	2.57	16
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	0.89	1.23	57	1.14	1.47	58	0.77	1.94	46	0.62	1.97	40	0.71	2.23	37
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	0.89	0.54	67	1.14	0.54	71	0.77	0.48	59	0.62	0.54	52	0.62	0.73	51
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.04	1	35	0.10	1.24	32	0.24	3.01	17	0.13	3.67	11	0.14	3.96	11
Earning assets that reprice within 1 year	24.50	37.37	20	26.28	39.38	19	26.84	39.29	16	31.35	40.29	22	25.89	41.61	13
Interest-bearing liabilities that reprice within 1 year	2.83	6.39	22	3.56	8.20	17	4.93	10.19	18	4.51	10.01	21	4.07	8.46	24
Long-term debt that reprices within 1 year	0.24	0.26	76	0.23	0.47	65	0.24	0.96	57	0.13	1.34	52	0.14	1.58	52
Net assets that reprice within 1 year	21.43	29.65	30	22.49	29.11	35	21.66	26.63	36	26.71	27.38	44	21.69	29.77	32
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-9.48	-2.33	29	-7.37	3.20	20	-2.93	14.45	7	-12.85	16.62	3	-4.84	17.03	4
Net short-term noncore funding dependence	-11.07	-7.71	34	-9.18	-4.76	27	-4.89	3.38	18	-15.34	4.66	10	-7.17	4.83	15
Short-term investment / Short-term noncore funding	796.51	273.46	92	535.20	184.19	92	365.29	77.77	96	977.97	66.46	99	494	74.86	98
Liquid assets - short-term noncore funding / Nonliquid assets	56.75	36.68	76	38.40	28.18	72	20.35	16.97	64	20.41	16.04	68	27.68	18.16	74
Net loans and leases / Total deposits	58.76	72.79	17	68.52	79.43	21	79.47	90.31	24	78.61	90.08	20	72.31	90.14	17
Net loans and leases / Core deposits	59.13	78.25	14	69.09	88.34	14	80.26	103.93	12	79.45	105	11	73.07	105.65	9
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.12			1.57			0.72			-0.82			-0.31	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-3.79	-0.25	3	5.55	4.31	71	1.98	1.36	73	-2.70	-1.98	34	-2.11	-0.77	16
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	0	14.28	13	0	11.38	15	0	12.67	14	0	16.19	11	0	15.76	10
Available-for-sale securities	100	83.77	90	100	87.23	90	100	85.40	95	100	81.88	96	100	84.24	89
U.S. Treasury securities	1.15	6.70	40	3.30	4.72	67	6.54	6.15	69	7.99	6.99	65	12.12	6.96	71
US agency securities (excluding mortgage-backed securities)	14.85	4.12	88	25.23	4.01	96	30.38	3.49	98	42.25	4.02	98	40.38	4.42	99
Municipal securities	14.97	8.22	73	19.17	9.83	78	28.61	7.75	91	31.10	9.16	89	29.29	9.31	87
Mortgage-backed securities	69.02	66.54	53	52.30	66.64	27	34.47	67.43	11	18.65	65.45	6	18.16	65.34	6
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24
Other debt securities	0	3.08	18	0	3.01	20	0	2.94	19	0	2.79	19	0.04	2.57	29
Mutual funds and equity securities	0	0.29	29	0	0.35	29	0	0.40	31	0	0.42	27	0	0.51	24
Debt securities 1 year or less	5.59	7.78	53	9.62	10.55	56	15.45	11.86	69	52.54	11.91	92	14.45	11.79	66
Debt securities 1 to 5 years	70.52	18.25	97	34.15	17.03	85	37.55	17.94	80	10.90	19.18	41	50.42	18.80	86
Debt securities over 5 years	23.89	71.11	6	56.22	69.86	23	47	66.02	28	36.56	64.73	22	35.13	64.73	19
Pledged securities	18.75	32.26	32	19.55	35.67	33	28.43	30.57	51	30.08	33.30	49	24.50	34.58	40
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	22.78	27.98	54	104.59	183.32	44	-54.43	26.69	1	93.24	6.77	94	26.12	19.19	73
Investment securities	38.60	31.36	64	62.84	23.62	85	3.01	11.75	36	-9.40	9.42	11	-17.34	8.45	1
Core deposits	11.72	16.94	35	26.79	26.88	56	5.15	11.23	37	9.42	7.29	68	2.65	12.19	30
Noncore funding	-11.30	-14.79	58	25.89	-12.18	89	3.81	6.59	47	3.78	10.67	42	-44.15	5.59	4

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	4,196,819	3,942,121	3,806,807	3,032,995	2,721,612
Commit: Secured commercial real estate loans	403,159	375,277	380,795	214,709	200,339
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	1,016,240	943,376	861,412	842,628	843,646
Securities underwriting	0	0	0	0	0
Standby letters of credit	113,067	121,167	91,847	101,058	101,053
Commercial and similar letters of credit	2,751	2,259	1,338	5,991	2,080
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	1,119,000	1,431,000	260,000	167,000	148,000
Written options contracts (interest rate)	288,358	492,362	174,046	103,569	0
Purchased options contracts (interest rate)	0	100,000	0	2,099	0
Interest rate swaps	3,646,920	3,599,558	2,878,612	2,191,780	1,954,930
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	15.66	22.78	27	16.16	22.01	31	19.55	23.52	45	16.33	24.05	31	16.21	24.03	27
Standby letters of credit	0.42	0.65	45	0.50	0.71	49	0.47	0.84	42	0.54	0.92	42	0.60	0.96	46
Commercial and similar letters of credit	0.01	0.02	62	0.01	0.02	60	0.01	0.02	53	0.03	0.02	71	0.01	0.03	54
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	18.87	46.30	54	23.05	48.62	55	17.02	68.47	42	13.27	65.81	41	12.53	75.35	39
Interest rate contracts	18.87	32.46	56	23.05	34.36	57	17.02	47.31	45	13.27	43.84	43	12.53	53.66	41
Interest rate futures and forward contracts	4.18	3.25	83	5.87	6.21	81	1.34	10.67	65	0.90	11.40	64	0.88	13.82	63
Written options contracts (interest rate)	1.08	1.41	67	2.02	2.18	68	0.89	2.47	61	0.56	2.16	55	0	2.60	9
Purchased options contracts (interest rate)	0	1.31	23	0.41	1.46	62	0	2.65	22	0.01	2.32	49	0	2.37	21
Interest rate swaps	13.61	20.49	54	14.76	20.83	50	14.79	28.86	50	11.80	26.74	43	11.64	25.60	47
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	29.40	44.98	32	27.44	42.82	37	29.81	45.53	38	25.64	44.93	27	26.65	46.60	30

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	5,054,278	5,622,920	3,312,658	2,464,448	2,102,930
Interest rate contracts	5,054,278	5,622,920	3,312,658	2,464,448	2,102,930
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	1,119,000	1,431,000	260,000	167,000	148,000
Written options	288,358	492,362	174,046	103,569	0
Exchange-traded	0	0	0	0	0
Over-the-counter	288,358	492,362	174,046	103,569	0
Purchased options	0	100,000	0	2,099	0
Exchange-traded	0	100,000	0	0	0
Over-the-counter	0	0	0	2,099	0
Swaps	3,646,920	3,599,558	2,878,612	2,191,780	1,954,930
Held for trading	1,974,639	1,835,531	1,024,230	123,855	9,007
Interest rate contracts	1,974,639	1,835,531	1,024,230	123,855	9,007
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	3,079,639	3,787,389	2,288,428	2,340,593	2,093,923
Interest rate contracts	3,079,639	3,787,389	2,288,428	2,340,593	2,093,923
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	4,565,921	4,900,560	3,138,612	2,360,879	2,102,930
One year or less	3,423,299	3,772,856	2,529,260	2,191,643	1,931,340
Over 1 year to 5 years	69,968	158,720	52,525	27,368	77,682
Over 5 years	1,072,654	968,984	556,827	141,868	93,908
Gross negative fair value (absolute value)	26,873	23,236	12,367	7,327	9,243
Gross positive fair value	47,795	86,234	24,247	7,334	1,210
Held for trading	33,518	65,837	20,031	2,858	0
Non-traded	14,277	20,397	4,216	4,476	1,210
Current credit exposure on risk-based capital derivative contracts	33,810	66,659	20,874	4,252	864
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.17	75	100	94.10	77	100	93.44	80	100	92.91	80	100	92.20	84
Foreign exchange contracts	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards															
Written options	22.14	11.16	79	25.45	14.05	73	7.85	13.49	53	6.78	12.78	50	7.04	13.23	47
Exchange-traded	5.71	6.28	61	8.76	8.18	64	5.25	5.91	57	4.20	6.60	53	0	6.68	6
Over-the-counter	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Purchased options	5.71	5.96	62	8.76	7.73	66	5.25	5.10	61	4.20	5.49	57	0	5.27	7
Exchange-traded	0	3.27	20	1.78	3.42	56	0	4.42	18	0.09	4.19	41	0	4.73	16
Over-the-counter	0	0.12	41	1.78	0.15	92	0	0.28	39	0	0.32	37	0	0.33	36
Swaps	0	2.87	21	0	2.86	21	0	3.35	18	0.09	3.20	46	0	3.32	17
Held for trading															
Interest rate contracts	39.07	40.42	50	32.64	43.53	42	30.92	44.16	43	5.03	46.31	38	0.43	46.32	34
Foreign exchange contracts	39.07	34.15	54	32.64	36.62	47	30.92	37.24	46	5.03	38.40	40	0.43	37.84	36
Equity, commodity, and other contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Non-traded															
Interest rate contracts	60.93	59.58	50	67.36	56.47	57	69.08	55.84	56	94.97	53.69	61	99.57	53.68	65
Foreign exchange contracts	60.93	56.71	53	67.36	53.82	60	69.08	52.22	62	94.97	50.60	68	99.57	51.23	76
Equity, commodity, and other contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	90.34	92.53	29	87.15	91.48	28	94.75	93.86	41	95.80	94.47	45	100	95.63	75
Over 1 year to 5 years	67.73	27.56	85	67.10	32.05	83	76.35	32.17	85	88.93	32.51	88	91.84	31.96	87
Over 5 years	1.38	27.01	13	2.82	27.06	12	1.59	30.45	12	1.11	31.16	10	3.69	31.85	14
Gross negative fair value (absolute value)	21.22	29.89	41	17.23	29.56	39	16.81	28.09	39	5.76	28.71	21	4.47	29.43	16
Gross positive fair value	0.53	0.98	30	0.41	1.55	24	0.37	0.83	36	0.30	0.72	14	0.44	0.69	27
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.95	1.34	28	1.53	2.23	32	0.73	1.19	31	0.30	0.85	9	0.06	0.71	6
Gross positive fair value (X)	0.01	0.04	45	0.01	0.07	30	0.01	0.06	38	0.01	0.06	33	0.01	0.06	34
Held for trading (X)	0.02	0.05	48	0.05	0.09	46	0.02	0.07	36	0.01	0.06	28	0	0.06	13
Non-traded (X)	0.02	0.04	58	0.04	0.07	51	0.01	0.06	46	0	0.05	42	0	0.05	18
Current credit exposure (X)	0.01	0.01	56	0.01	0.02	57	0	0.01	50	0	0.01	50	0	0.01	38
Credit losses on derivative contracts	0.02	0.04	44	0.04	0.06	46	0.01	0.05	39	0	0.04	27	0	0.04	16
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.21	0.46	44	0.41	0.85	42	0.14	0.73	37	0.03	0.53	27	0.01	0.53	16

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	250,208	152,015	130,879	120,836	110,105
Gross losses	35,598	49,131	51,107	36,812	36,777
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	15,226	10,383	11,857	10,683	11,935
Net losses	20,372	38,748	39,250	26,129	24,842
Provision for loan and lease losses	-51,327	136,941	60,386	36,172	35,573
Adjustments	0	0	0	0	0
Ending balance	178,509	250,208	152,015	130,879	120,836
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.20	-0.09	20	0.61	0.51	67	0.31	0.15	85	0.20	0.14	74	0.21	0.16	74
Provision for loan and lease losses / Average loans and leases	-0.36	-0.16	21	0.95	0.82	65	0.47	0.24	85	0.31	0.24	74	0.35	0.28	77
Provision for loan and lease losses / Net loan and lease losses	-251.95	-105.48	26	353.41	487.86	54	153.85	130.58	72	138.44	134.68	67	143.20	143.18	70
Allowance for loan and lease losses / Total loans and leases not held for sale	1.31	1.23	64	1.75	1.58	68	1.16	0.83	83	1.05	0.90	73	1.16	0.98	74
Allowance for loan and lease losses / Total loans and leases	1.29	1.20	63	1.72	1.55	69	1.15	0.81	83	1.05	0.89	73	1.15	0.96	74
Allowance for loan and lease losses / Net loans and leases losses (X)	8.76	21.39	36	6.46	11.58	48	3.87	8.03	42	5.01	7.54	54	4.86	8.39	52
Allowance for loan and lease losses / Nonaccrual assets	214.02	364.13	33	183.03	299.17	31	143.81	218.72	40	152.72	214.03	45	150.26	178.03	52
ALLL / 90+ days past due + nonaccrual loans and leases	207.39	287.08	43	179.74	244.34	39	140.79	151.73	55	146.60	160.51	59	145.26	136.22	66
Gross loan and lease losses / Average loans and leases	0.25	0.19	70	0.34	0.34	62	0.40	0.28	75	0.31	0.30	66	0.36	0.33	66
Recoveries / Average loans and leases	0.11	0.08	72	0.07	0.07	59	0.09	0.08	67	0.09	0.09	57	0.12	0.09	67
Net losses / Average loans and leases	0.14	0.11	64	0.27	0.27	63	0.31	0.21	74	0.22	0.22	66	0.24	0.24	64
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	30.99	34.67	55	20.32	33.98	30	32.21	36.22	54	29.05	41.30	40	39.32	33.49	67
Earnings coverage of net loan and lease losses (X)	16.89	39.72	44	7.05	22.91	32	6.73	24.40	26	10.49	21.75	39	9.30	19.67	39
Net Loan and Lease Losses By Type															
Real estate loans	0.02	0.02	70	0.02	0.04	46	-0.01	0.01	24	0.01	0.02	52	0	0.02	25
Real estate loans secured by 1-4 family	0.02	-0.02	88	0.02	0.01	68	0.04	0.01	80	0.01	0.01	53	0.04	0.03	61
Revolving	0.06	-0.07	88	0.02	0.01	68	0.07	0.02	77	0.08	0.03	66	0.08	0.09	54
Closed-end	0.01	-0.01	86	0.02	0	74	0.03	0	86	0	0.01	49	0.04	0.02	66
Commercial real estate loans	0.04	0.04	67	0.03	0.07	44	-0.06	0.01	4	-0.01	0.01	31	-0.05	0.01	7
Construction and land development	0	0	37	0.09	0	90	-0.06	-0.01	18	-0.14	-0.03	8	-0.10	-0.02	16
1-4 family	0.04	0	96	0.02	0	92	0.01	0	92	0	-0.01	33	0	0	62
Other	-0.05	0	14	0.07	0	91	-0.07	-0.01	12	-0.14	-0.02	7	-0.10	-0.01	12
Multifamily	0	0.01	48	0	0	58	-0.26	0	0	-0.14	0	3	-0.49	-0.01	1
Nonfarm nonresidential	0.06	0.05	69	0	0.11	23	-0.03	0.02	5	0.05	0.02	75	0.03	0.03	60
Owner-occupied	0.01	0.01	76	0.01	0.02	50	-0.04	0.01	2	0.04	0.01	82	0	0.01	29
Other	0.04	0.04	70	0	0.08	14	0	0.01	59	0.01	0.01	71	0.04	0.01	78
Real estate loans secured by farmland	-0.05	0	10	0	0.02	17	0.05	0.01	87	0.16	0	91	0.02	0.01	81
Commercial and industrial loans	0.04	0.17	29	0.38	0.47	50	0.17	0.37	33	0.10	0.31	23	0.22	0.39	45
Loans to individuals	1.23	0.71	80	1.50	1.13	74	1.80	1.17	76	1.48	1.16	67	1.58	1.25	69
Credit card loans	2.47	1.84	72	3.86	2.92	69	4.20	3.11	74	3.90	2.92	71	4.39	2.92	82
Agricultural loans	-0.76	0.02	2	0.07	0.19	67	4.05	0.08	98	0.08	0.15	68	0.01	0.18	56
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	-0.97	0.10	0	-0.10	0.15	3	-0.17	0.15	2	0.09	0.14	57	0.19	0.15	67

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	73,133	76,692	98,183	103,922	65,469
90+ days past due loans and leases	2,670	2,501	2,265	3,579	2,768
Nonaccrual loans and leases	83,406	136,701	105,705	85,699	80,417
Total past due and nonaccrual loans and leases	159,209	215,894	206,153	193,200	148,654
Restructured 30-89 days past due	1,055	1,991	7,807	3,324	1,521
Restructured 90+ days past due	302	244	0	0	0
Restructured nonaccrual	20,961	30,112	33,699	25,471	26,748
Total restructured loans and leases	22,318	32,347	41,506	28,795	28,269
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	37,625	51,766	69,676	74,128	76,700
Other real estate owned	11,188	11,085	13,624	32,932	15,493
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.53	0.32	80	0.53	0.39	73	0.74	0.43	83	0.83	0.44	86	0.62	0.47	77
90+ days past due loans and leases	0.02	0.10	47	0.02	0.12	40	0.02	0.15	34	0.03	0.17	36	0.03	0.20	34
Nonaccrual loans and leases	0.60	0.46	75	0.94	0.66	78	0.80	0.51	80	0.69	0.54	73	0.77	0.63	66
90+ days past due and nonaccrual loans and leases	0.62	0.62	62	0.96	0.85	68	0.81	0.71	61	0.72	0.75	56	0.79	0.88	53
30-89 days past due restructured	0.01	0.01	69	0.01	0.01	72	0.06	0.01	89	0.03	0.02	75	0.01	0.02	64
90+ days past due restructured	0	0	75	0	0.01	69	0	0.01	29	0	0.01	26	0	0.01	25
Nonaccrual restructured	0.15	0.10	73	0.21	0.13	75	0.25	0.14	77	0.20	0.16	68	0.25	0.20	67
30-89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.53	0.32	80	0.53	0.40	73	0.74	0.43	83	0.83	0.44	86	0.62	0.47	77
90+ days past due assets	0.02	0.10	46	0.02	0.12	38	0.02	0.15	31	0.03	0.18	34	0.03	0.20	34
Nonaccrual assets	0.60	0.47	75	0.94	0.67	76	0.80	0.53	80	0.69	0.57	71	0.77	0.64	66
30+ days past due and nonaccrual assets	1.15	0.97	69	1.48	1.29	66	1.55	1.19	73	1.55	1.26	71	1.42	1.39	60
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.32	0.36	51	0.57	0.52	65	0.55	0.44	67	0.48	0.48	58	0.50	0.54	45
90+ days past due and nonaccrual assets + other real estate owned	0.36	0.37	58	0.62	0.55	65	0.62	0.48	70	0.66	0.52	70	0.59	0.59	51
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.50	0.41	69	0.83	0.60	75	1.01	0.53	90	1.06	0.60	89	1.04	0.72	80
Allowance for loan and lease losses	74.83	62.64	72	80.65	66.66	72	129.47	115.41	68	149.82	118.28	73	144.11	129.01	67
Equity capital + allowance for loan and lease losses	5.03	3.60	75	7.87	4.97	83	8.53	4.28	89	8.80	4.79	88	10.18	5.78	88
Tier 1 capital + allowance for loan and lease losses	5.90	4.30	73	9.99	6.05	86	12.08	5.65	92	12.31	6.16	91	12.50	7.35	88
Loans and leases + other real estate owned	0.96	0.71	74	1.38	0.97	76	1.48	0.85	87	1.57	0.96	85	1.66	1.15	81

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.48	0.26	82	0.54	0.39	72	0.72	0.38	84	0.74	0.42	85	0.59	0.44	74
90+ days past due	0.03	0.12	61	0.01	0.16	46	0.01	0.16	40	0.03	0.22	44	0	0.26	23
Nonaccrual	0.65	0.52	70	1.17	0.76	82	0.87	0.46	83	0.82	0.57	76	0.84	0.69	70
Commercial and industrial															
30–89 days past due	0.37	0.24	73	0.26	0.23	66	0.76	0.31	87	1.26	0.30	97	0.60	0.32	81
90+ days past due	0	0.04	42	0	0.03	45	0.01	0.05	41	0.02	0.05	54	0.04	0.05	62
Nonaccrual	0.53	0.57	56	0.48	0.75	41	0.66	0.83	49	0.31	0.76	29	0.85	0.93	50
Individuals															
30–89 days past due	1.11	0.63	77	0.96	0.83	65	0.94	0.83	54	0.94	0.84	56	0.95	0.97	51
90+ days past due	0	0.09	40	0.07	0.14	52	0.07	0.17	52	0.06	0.16	53	0.15	0.19	63
Nonaccrual	0.58	0.17	88	0.52	0.28	80	0.45	0.17	85	0.41	0.23	75	0.42	0.24	79
Depository institution loans															
30–89 days past due		0.01			0			0			0			0	
90+ days past due		0			0			0			0			0.05	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due	0.25	0.07	84	0.71	0.17	87	0.56	0.24	78	1.02	0.17	91	0.61	0.17	85
90+ days past due	0	0	42	0	0	44	0	0	42	0	0	43	0	0	41
Nonaccrual	0.20	0.70	68	1.90	0.49	87	3.13	0.67	90	1.91	0.75	83	0.77	0.96	67
Foreign governments															
30–89 days past due		0.50			0			0.07			0.01			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.15			0.09			0.03			0.06			0.06	
Other loans and leases															
30–89 days past due	0.01	0.12	44	0.02	0.18	43	0.11	0.20	53	0.11	0.17	57	0.02	0.20	37
90+ days past due	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	69	0	0.02	25
Nonaccrual	0.10	0.09	71	0.02	0.15	45	0.09	0.13	60	0.08	0.14	58	0	0.10	40

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Memoranda															
1-4 family															
30-89 days past due	0.55	0.46	68	0.40	0.65	32	0.98	0.67	76	0.95	0.71	72	0.75	0.74	57
90+ days past due	0.06	0.24	62	0.03	0.33	48	0.02	0.31	43	0.04	0.46	40	0	0.49	25
Nonaccrual	1.10	0.71	78	1.68	0.89	85	1.03	0.73	74	1.04	0.86	67	1.20	0.97	67
Revolving															
30-89 days past due	1.06	0.28	93	0.63	0.48	66	0.91	0.45	88	0.61	0.50	63	0.42	0.61	34
90+ days past due	0	0.02	72	0	0.03	62	0	0.05	24	0.02	0.05	59	0.02	0.07	56
Nonaccrual	1.47	1.18	76	1.56	1.13	76	0.99	1	68	0.98	1.17	66	0.81	1.17	54
Closed-end															
30-89 days past due	0.50	0.49	63	0.38	0.65	32	0.99	0.70	75	1.01	0.75	74	0.81	0.79	57
90+ days past due	0.07	0.26	64	0.03	0.38	51	0.02	0.35	47	0.04	0.53	40	0	0.57	26
Nonaccrual	1.06	0.67	82	1.69	0.87	84	1.03	0.70	77	1.05	0.84	69	1.27	0.96	67
Junior lien															
30-89 days past due	0.04	0.01	90	0.04	0.02	82	0.08	0.02	91	0.08	0.03	90	0.05	0.03	77
90+ days past due	0	0	78	0	0	65	0	0	29	0	0	53	0	0	48
Nonaccrual	0.10	0.03	90	0.13	0.04	89	0.15	0.04	90	0.15	0.06	82	0.16	0.07	77
Commercial real estate															
30-89 days past due	0.47	0.15	87	0.72	0.26	88	0.56	0.18	93	0.58	0.17	93	0.41	0.18	85
90+ days past due	0	0.01	63	0	0.02	54	0	0.03	45	0.02	0.03	68	0	0.04	16
Nonaccrual	0.24	0.38	45	0.75	0.62	65	0.58	0.23	86	0.55	0.28	86	0.50	0.34	74
Construction and development															
30-89 days past due	1.46	0.17	93	0.41	0.28	72	1.03	0.28	88	0.64	0.21	87	0.55	0.23	81
90+ days past due	0	0.01	38	0	0.01	74	0	0.02	33	0	0.02	67	0	0.03	26
Nonaccrual	0.40	0.20	81	0.55	0.41	77	0.42	0.20	83	0.44	0.19	83	0.52	0.24	84
1-4 family															
30-89 days past due	0.17	0.02	93	0.10	0.03	83	0.44	0.06	93	0.21	0.06	83	0.30	0.07	90
90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
Nonaccrual	0.06	0.01	85	0.12	0.03	89	0.13	0.02	93	0.11	0.02	89	0.16	0.03	89
Other															
30-89 days past due	1.29	0.13	93	0.31	0.22	73	0.59	0.20	83	0.43	0.13	84	0.25	0.13	79
90+ days past due	0	0	41	0	0	84	0	0.01	35	0	0.02	72	0	0.02	29
Nonaccrual	0.35	0.16	83	0.43	0.35	74	0.29	0.17	83	0.33	0.15	79	0.36	0.18	81
Multifamily															
30-89 days past due	0	0.07	27	0.06	0.09	60	0.03	0.08	55	0.57	0.10	93	0.05	0.07	63
90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
Nonaccrual	0.02	0.17	50	0.11	0.11	66	0.03	0.05	59	0.05	0.08	57	0.06	0.10	54
Nonfarm non-residential															
30-89 days past due	0.21	0.13	74	0.92	0.23	91	0.47	0.14	92	0.57	0.17	94	0.41	0.17	87
90+ days past due	0	0.01	69	0	0.02	60	0	0.03	49	0.03	0.03	72	0	0.04	20
Nonaccrual	0.22	0.45	37	0.91	0.80	61	0.69	0.28	87	0.65	0.30	82	0.56	0.38	71
Owner Occupied															
30-89 days past due	0.10	0.04	81	0.21	0.07	88	0.25	0.07	94	0.29	0.09	94	0.34	0.07	98
90+ days past due	0	0	80	0	0	33	0	0.01	26	0.01	0.01	59	0	0.02	23
Nonaccrual	0.19	0.17	55	0.78	0.27	91	0.58	0.16	94	0.55	0.17	93	0.42	0.21	79
Other															
30-89 days past due	0.11	0.08	80	0.70	0.14	92	0.23	0.07	90	0.28	0.07	92	0.07	0.09	55
90+ days past due	0	0	37	0	0.01	72	0	0.01	61	0.02	0.01	78	0	0.02	25
Nonaccrual	0.03	0.23	25	0.12	0.44	32	0.11	0.10	61	0.11	0.13	60	0.14	0.14	57
Farmland															
30-89 days past due	0.04	0.10	67	0.21	0.11	79	0.23	0.23	66	0.50	0.25	80	0.80	0.27	81
90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
Nonaccrual	0.56	0.69	66	0.79	1.13	58	2.02	0.84	78	1.35	1.23	71	0.88	1.07	60
Credit card															
30-89 days past due	1.38	0.81	81	1.11	0.95	61	1.45	1.19	68	1.38	1.22	60	1.39	1.08	77
90+ days past due	0.01	0.45	29	0.77	0.63	54	0.71	0.78	44	0.63	0.73	46	1.37	0.75	80
Nonaccrual	1.11	0.10	93	0.02	0.05	79	0.68	0.11	89	1.03	0.09	92	1.58	0.08	97

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus	218,390	220,661	222,014	307,041	95,126
Retained earnings	2,252,266	1,954,276	1,847,516	1,693,467	1,514,651
Accumulated other comprehensive income (AOCI)	-58,310	73,706	21,652	-29,113	-19,836
Common equity tier 1 minority interest	167	167	167	167	167
Common equity tier 1 capital before adjustments/deductions	2,412,513	2,248,810	2,091,349	1,971,562	1,590,108
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	449,023	469,856	478,233	485,593	278,689
Accumulated other comprehensive income-related adjustments	-58,310	73,706	21,652	-29,113	-19,836
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,021,800	1,705,248	1,591,464	1,515,082	1,331,255
Adjustments and deductions for common equity tier 1 capital	0	0	178,686	177,961	180,906
Common equity tier 1 capital	2,021,800	1,705,248	1,412,778	1,337,121	1,150,349
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	64,594	64,594	64,594	125,000	122,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	364	375	385	396	406
Additional tier 1 capital before deductions	64,958	64,969	64,979	125,396	122,406
Less: Additional tier 1 capital deductions	0	0	0	0	102
Additional tier 1 capital	64,958	64,969	64,979	125,396	122,304
Tier 1 Capital	2,086,758	1,770,217	1,477,757	1,462,517	1,272,653
Tier 2 Capital					
Tier 2 capital instruments and related surplus	150,000	150,000	120,000	48,000	72,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	192,120	201,614	161,837	138,626	128,600
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity			0	0	0
Tier 2 capital before deductions	342,120	351,614	281,837	186,626	200,600
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	342,120	351,614	281,837	186,626	200,600
Exited advanced approach tier 2 capital					
Total capital	2,428,878	2,121,831	1,759,594	1,649,143	1,473,253
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	26,815,628	24,253,885	19,571,273	18,673,081	16,898,710
Less: Deductions from common equity tier 1 capital	449,023	469,856	656,919	663,554	459,697
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	26,366,605	23,784,029	18,914,354	18,009,527	16,439,013
Total risk-weighted assets	16,457,542	16,064,061	14,563,512	13,546,350	11,178,129
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	12.28	12.37	54	10.62	12.35	27	9.70	12.11	14	9.87	12.09	12	10.29	12.16	22
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	12.68	13.11	48	11.02	13.08	18	10.15	12.78	10	10.80	12.85	16	11.39	12.95	29
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	14.76	14.91	58	13.21	15.23	14	12.08	14.36	9	12.17	14.45	10	13.18	14.63	32
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	7.91	8.98	22	7.44	9.13	6	7.81	9.76	7	8.12	9.71	10	7.74	9.53	10
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

BHC Name _____ City/State _____

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	25,026	20,469	14,963	15,644	14,347	22.26	74.28
Other insurance activities income	25,026	20,469	14,963	15,644	14,347	22.26	74.28
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	69,524	68,284	66,756	65,160	6,229	1.82	1021.90

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..		53.11			53.67			51.47			56.12			52.23	
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..		46.89			46.33			48.53			43.88			47.77	
Separate account assets (L/H) / Total life assets		13.40			11.24			7.26			8.53			2.52	
<hr/>															
Insurance activities revenue / Adjusted operating income	1.92	0.36	89	1.66	0.41	86	1.26	0.47	82	1.38	0.47	84	1.45	0.55	83
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36
Credit related premium income / Total premium income		32.99			38.23			34.91			44.54			43.04	
Other premium income / Total premium income		67.01			61.77			65.09			55.46			56.96	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43
Insurance net income (P/C) / Equity (P/C)		23.22			15.59			19.86			15.64			5.74	
Insurance net income (L/H) / Equity (L/H)		4.49			3.62			5.13			1.99			-2.99	
Insurance benefits, losses, expenses / Insurance premiums		927.51			447.82			233.61			160.49			127.33	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17			0.48	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	3.07	12	16	3.38	11.03	24	4.10	11.51	24	4.09	10.22	24	0.45	9.84	17
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0						
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.66			0.87			1.25			1.17			1.08	
Cost: Interest-bearing deposits		0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases		6.83			-2.40			22.48			7.24			21.19	
Total selected assets		9.48			2.04			12.40			3.24			21.86	
Deposits		0.73			3.46			10.36			5			-0.77	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	2,413,088	2,495,050	2,367,016	2,345,141	2,300,735	-3.28	6.78
1–4 family residential loans	2,413,088	2,495,050	2,367,016	2,345,141	2,300,735	-3.28	6.78
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	9.01	10.23	12.16	12.16	12.62		13.70
1–4 family residential loans	9.01	10.23	12.16	12.16	12.62		13.70
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1–4 family residential loans	37.86	36.97	37.41	37.41	37.61		39.38
Home equity lines	2.46	2.34	2.85	2.85	3.21		3.86
Credit card receivables	1.04	0.91	1.03	1.03	1.04		1.11
Auto loans and other consumer loans	8.87	8.75	9.28	9.28	8.90		8.93
Commercial and industrial loans	15.34	17.56	14.19	14.19	13.23		12.26
All other loans and leases	34.43	33.47	35.23	35.23	36		34.46

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0	0	0	0	
1-4 family residential loans.....	0	0	0	0	
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0.08	0.19	0.16	0.15	0.17

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	52,370	32,427	75,900	72,471	67,538	61.50	-22.41
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	52,370	32,427	75,900	72,471	67,538	61.50	-22.41
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	47,317	73,501	24,519	25,691	24,619	-35.62	52.23
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	47,317	73,501	24,519	25,691	24,619	-35.62	52.23
Total past due securitized assets.....	99,687	105,928	100,419	98,162	92,157	-5.89	1.12
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.17	1.30	3.21	3.09	2.94
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	2.17	1.30	3.21	3.09	2.94
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.96	2.95	1.04	1.10	1.07
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	1.96	2.95	1.04	1.10	1.07
Total past due securitized assets percent of securitized assets	4.13	4.25	4.24	4.19	4.01
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.15	0.74	1.88	1.88	1.78
Home equity lines	1.06	0.63	0.91	0.61	0.42
Credit card receivables	1.38	1.11	1.45	1.38	1.39
Commercial and industrial loans	0.37	0.26	0.76	1.26	0.60
All other loans and leases	0.55	0.70	0.58	0.63	0.53
Total managed loans past due 30–89 days	0.77	0.64	1.11	1.19	1.04
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.81	1.18	0.43	0.49	0.49
Home equity lines	0	0	0	0.02	0.02
Credit card receivables	0.01	0.77	0.71	0.63	1.37
Commercial and industrial loans	0	0	0.01	0.02	0.04
All other loans and leases	0	0	0	0.01	0
Total managed loans past due 90+ days	0.31	0.45	0.17	0.20	0.21
Total Past Due Managed Assets					
	1.08	1.08	1.28	1.39	1.25
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.01	0.01	0.02	0	0.02
Home equity lines	0.06	0.02	0.07	0.08	0.08
Credit card receivables	2.47	3.86	4.20	3.90	4.39
Commercial and industrial loans	0.04	0.38	0.17	0.10	0.22
All other loans and leases	0.20	0.29	0.39	0.27	0.25
Net Losses on Managed Assets Percent of Total Managed Assets					
	0.13	0.23	0.25	0.18	0.19

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	124	124	124	124	124	0.00	0.00
Dividends	124	124	124	124	124	0.00	0.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	300	0	0	0	-100.00	
Dividends	0	300	0	0	0	-100.00	
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	10,027	1,819	57,019	532	5,010	451.24	17.78
Dividends	10,000	1,800	57,000	500	5,000	455.56	17.65
Interest	27	19	19	32	10	42.11	107.69
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	10,151	2,243	57,143	656	5,134	352.56	17.53
Securities gains (losses)	0	0	0	0	0		
Other operating income	4,086	-184	1,500	1,464	212		67.12
Total operating income	14,237	2,059	58,643	2,120	5,346	591.45	28.47
Operating Expenses							
Personnel expenses	268	284	262	243	238	-5.63	15.52
Interest expense	3,367	3,386	2,284	2,870	3,771	-0.56	-22.86
Other expenses	-3,624	6,119	6,101	911	3,976		
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	11	9,789	8,647	4,024	7,985	-99.89	-99.89
Income (loss) before taxes	14,226	-7,730	49,996	-1,904	-2,639		1088.47
Applicable income taxes (credit)	689	-2,662	-1,712	-572	-558		
Extraordinary items					0		
Income before undistributed income of subsidiaries	13,537	-5,068	51,708	-1,332	-2,081		242.10
Equity in undistributed income of subsidiaries	288,169	111,938	108,752	186,652	136,978	157.44	205.76
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	0	-190	-197	113	-104		-100.00
Subsidiary holding companies	288,169	112,128	108,949	186,539	137,082	157.00	209.22
Net income (loss)	301,706	106,870	160,460	185,320	134,897	182.31	207.22
Memoranda							
Bank net income	124	124	124	124	124	0.00	0.00
Nonbank net income	0	110	-197	113	-104	-100.00	-100.00
Subsidiary holding companys' net income	298,169	113,928	165,949	187,039	142,082	161.72	193.21

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,073	0.08	2,073	0.08	2,073	0.09	2,073	2,073	0.00	0.00
Common and preferred stock	2,073	0.08	2,073	0.08	2,073	0.09	2,073	2,073	0.00	0.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	0	0	0	0	527	0.02	724	3,703		-100.00
Common and preferred stock	0	0	0	0	527	0.02	724	3,703		-100.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	2,614,999	99.06	2,434,244	98.12	2,262,692	98.90	2,101,075	1,800,519	7.43	58.47
Common and preferred stock	2,614,999	99.06	2,434,244	98.12	2,262,692	98.90	2,101,075	1,800,519	7.43	58.47
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	6,130	0.23	27,939	1.13	2,988	0.13	2,652	4,768	-78.06	-51.48
Cash and due from unrelated depository institution	6,839	0.26	6,840	0.28	11,284	0.49	110,888	0	-0.01	
Premises, furnishings, fixtures and equipment	0	0	368	0.01	971	0.04	1,574	2,177	-100.00	-100.00
Intangible assets	0	0	0	0	0	0	0	186		-100.00
Other assets	9,743	0.37	9,366	0.38	7,301	0.32	5,593	21,109	4.03	-22.75
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,639,784	100.00	2,480,830	100.00	2,287,836	100.00	2,224,579	1,834,535	6.41	56.73
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	150,000	5.68	150,000	6.05	120,000	5.25	120,000	120,000	0.00	25.00
Other liabilities	12,842	0.49	17,593	0.71	12,059	0.53	8,039	21,546	-27.01	-13.69
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	103,277		-100.00
Total liabilities	162,842	6.17	167,593	6.76	132,059	5.77	128,039	244,823	-2.83	-31.61
Equity Capital	2,476,942	93.83	2,313,237	93.24	2,155,777	94.23	2,096,540	1,589,712	7.08	71.27
Perpetual preferred stock (income surplus)	64,595	2.45	64,595	2.60	64,595	2.82	125,000	0	0.00	
Common stock	16	0	16	0	15	0	16	15	0.00	6.67
Common surplus	218,375	8.27	220,645	8.89	221,999	9.70	307,025	95,111	-1.03	121.03
Retained earnings	2,252,266	85.32	1,954,276	78.78	1,847,516	80.75	1,693,612	1,514,422	15.25	63.79
Accumulated other comprehensive income	-58,310	-2.21	73,705	2.97	21,652	0.95	-29,113	-19,836		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	2,639,784	100.00	2,480,830	100.00	2,287,836	100.00	2,224,579	1,834,535	6.41	56.73
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	103,093		-100.00
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	100,000		-100.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	12.44	11.94	61	4.91	7.29	24	7.46	9.68	18	9.61	10.40	39	8.83	7.61	63
Bank net income / Average equity investment in banks	5.98	11.80	5	5.98	7.45	30	5.98	10.51	8	5.98	11.19	6	5.98	8.74	24
Nonbank net income / Average equity investment in nonbanks		13.12		39.80	9.75	90	-29.03	7.89	1	6.08	7.10	52	-2.75	4.73	15
Subsidiary HCs net income / Average equity investment in sub HCs	11.72	10.11	60	4.93	7.01	37	7.53	8.55	46	9.56	8.78	51	8.21	6.82	50
Bank net income / Parent net income	0.04	96.79	9	0.12	88.16	11	0.08	82.22	15	0.07	82.56	17	0.09	80.64	15
Nonbank net income / Parent net income	0	3.40	15	0.10	3.59	35		5.93		0.06	3.78	35		7.76	
Subsidiary holding companies' net income / Parent net income	98.83	65.35	70	106.60	68.34	80	103.42	74	80	100.93	72.48	73	105.33	82.97	77
Leverage															
Total liabilities / Equity capital	6.57	16.81	30	7.24	20.06	26	6.13	20.43	25	6.11	20.88	28	15.40	19.94	58
Total debt / Equity capital	6.06	11.71	44	6.48	14.41	41	5.57	14.31	45	5.72	14.69	46	7.55	13.95	51
Total debt + notes payable to subs that issued TPS / Equity capital	6.06	13.63	32	6.48	16.67	26	5.57	16.36	28	5.72	17.10	30	13.84	16.10	60
Total debt + Loans guaranteed for affiliate / Equity capital	6.06	11.77	43	6.48	14.68	41	5.57	14.56	44	5.72	15.14	45	7.55	14.35	51
Total debt / Equity capital – excess over fair value	6.06	11.81	44	6.48	14.52	41	5.57	14.51	45	5.72	14.81	46	7.55	14.10	51
Long-term debt / Equity capital	6.06	10.95	44	6.48	13.56	42	5.57	13.04	46	5.72	13.37	47	7.55	12.69	51
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	33.52	39.86	38	32.70	34.67	47	31.41	28.44	56	29.01	28.63	53	22.62	26.93	50
Double Leverage															
Equity investment in subs / Equity capital	105.66	103.22	69	105.32	102.81	67	105.08	103.22	61	100.35	103.10	39	113.62	102.10	89
Total investment in subs / Equity capital	105.66	108.40	56	105.32	110.16	52	105.08	111.07	46	100.35	112.48	27	113.62	111.30	73
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.46	0.29	67	1.15	0.47	78	0.68	0.36	68	0.04	0.35	39	1.61	0.52	82
Equity investment in subs – equity cap / Net income-div (X)	0.47	1.05	36	1.19	1.82	46	0.71	1.22	39	0.04	1.22	4	1.61	2.64	49
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	255.70	152.85	84	77.12	136.59	16	431.97	177.68	92	34.28	162.34	5	81.67	141.81	17
Cash from ops + noncash items + op expense / Op expense + dividend	54.47	154.48	13	108.21	147.24	31	432.91	190.27	93	51.35	174.91	6	67.26	148.20	14
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-593.88	98.54	0	293.98	134.08	92	-484.34	116.34	0	198.32	103.19	92	9.20	92.33	16
Pretax operating income + interest expense / Interest expense	522.51	1,835.33	24	-128.29	2,016.32	1	2,288.97	1,968.54	74	33.66	2,898.75	7	30.02	1,909.25	8
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	522.51	1,770.77	23	-128.29	1,539.23	0	2,288.97	1,632.83	75	64.86	1,369.37	6	67.55	1,547.94	9
Dividends + interest from subsidiaries / Interest expense + dividends	143.36	174.12	49	31.59	150.43	5	646.41	210.80	94	7.29	188.90	2	136.14	172.51	46
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X)	81.23	47.61	84	28.77	35.64	69	24.48	57.11	50	30.23	33.93	61		24.63	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.51	3.44	39	1.35	3.85	41	0.62	2.64	41	5.10	2.61	73	0.27	3.24	33
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24			0.10	
Nonaccrual		0.92			1.03			0.54			6.54			7.38	
Total		1.09			1.13			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	16	0	2.66	14	0	5.62	27	0	5.50	27	0	5.68	27
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

BHC Name

City/State

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	27.44	66.37	17		81.10		12.68	57.84	9		57.26			68.72	
Dividends declared / Net income	1.23	28.27	6	3.48	42.29	10	4.09	33.08	11	3.31	27.33	11	0	31.29	5
Net income – dividends / Average equity.....	12.29	8.62	79	4.74	4.14	58	7.15	6.46	59	9.29	7.33	76	8.83	5.03	88
Percent of Dividends Paid															
Dividends from bank subsidiaries	3.34	155.92	16	3.34	132.17	17	1.89	178.13	18	2.02	157.73	19		130.71	
Dividends from nonbank subsidiaries	0	4.90	22	8.08	3.41	80	0	7.53	19	0	7.13	23		12.57	
Dividends from subsidiary holding companies.....	269.25	5.91	95	48.47	4.85	91	869.43	21.40	99	8.16	16.86	85		18.99	
Dividends from all subsidiaries	272.59	203.53	73	59.88	174.85	14	871.32	260.40	93	10.18	215.26	5		196.35	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	100	45.96	93	100	60.28	85	100	66.55	84	100	60.71	88	100	59	87
Interest income from bank subsidiaries.....	0	0.11	24	0	0.36	20	0	0.54	18	0	0.52	18	0	0.76	17
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries	100	51.33	90	100	62.88	81	100	69.36	80	100	63.43	84	100	62.82	81
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		62.63		272.73	56.39	92		82.95		0	51.40	17		102.35	
Interest income from nonbank subsidiaries.....		2.44		0	7.38	32		20.25		0	18.56	24		8.11	
Management and service fees from nonbank subsidiaries		0.37		0	0.86	39		1.92		0	2.96	38		0.85	
Other income from nonbank subsidiaries.....		0.07		0	0.16	46		1.06		0	0.15	48		0.81	
Operating income from nonbank subsidiaries		87.22		272.73	79.84	89		150.41		0	99.33	7		165.35	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	3.35	38.10	40	1.58	43.51	33	34.35	61.23	34	0.27	48.56	30	3.52	59.89	30
Interest income from subsidiary holding companies.....	0.01	5.26	55	0.02	8.40	52	0.01	6.54	50	0.02	3.95	53	0.01	2.71	69
Management and service fees from subsidiary holding companies.....	0	0.73	42	0	0.44	45	0	0.36	46	0	0.43	46	0	0.56	45
Other income from subsidiary holding companies.....	0	-0.40	50	0	0.01	45	0	0.29	44	0	0.01	48	0	0	47
Operating income from subsidiary holding companies.....	3.36	58.37	20	1.60	55.20	28	34.36	76.49	30	0.28	61.19	23	3.53	64.33	30
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0.87	74.16	16	6.02	69.76	19	0.21	67.32	21	5.85	65.18	25	2.32	59.17	25
Interest income from bank subsidiaries.....	0	0.23	23	0	0.63	20	0	0.80	18	0	0.92	18	0	0.94	17
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	0.87	83.13	8	6.02	82.20	11	0.21	78.80	9	5.85	74.20	15	2.32	69.23	16
Dividends from nonbank subsidiaries	0	3.07	21	14.57	1.95	92	0	2.65	19	0	2.57	23	0	2.65	23
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	0	4.67	14	14.57	4.70	86	0	7.29	11	0	7.64	14	0	9.99	11
Dividends from subsidiary holding companies.....	70.24	2.10	95	87.42	2.53	96	97.20	4.52	97	23.58	5.15	87	93.53	5.49	96
Interest income from subsidiary holding companies.....	0.19	0.01	93	0.92	0.11	92	0.03	0.20	88	1.51	0.37	89	0.19	0.13	91
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	70.43	3.91	92	88.34	4.56	92	97.23	6.08	95	25.09	6.79	85	93.71	6.46	95
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87			83.68	
Loans and advances from subsidiaries / Total debt	0	26.38	13	0	27.08	12	0	28.33	11	0	26.53	12	85.91	39.18	83